Please amend Claims 1, 5 and 6, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of the claims in the present application:

Claim 1 (Currently Amended) A method for facilitating a transaction using a plurality of calling card issuer owned data sets on a transaction instrument, the method comprising the steps of:

facilitating enrollment of a first call carrier data set owner and a second call carrier data set owner into a RF transaction instrument program;

facilitating adding to a database, a first calling card data set of a first format at the transaction instrument, wherein said first data set is owned by said first call carrier data set owner;

facilitating adding to a database, a second calling card data set of a second format at the transaction instrument, wherein said second <u>calling card</u> data set is owned by said second call carrier set owner, wherein said first owner is distinct from said second owner, and said first format is different from said second format,

wherein said first call carrier data set is stored in accordance with said first format, and said second call carrier data set is stored in accordance with said second format;

<u>adding a header to at least one of said first and second call carrier data sets, the header identifying at least a status condition of the at least one of said first and second call carrier data sets;</u> and

wherein said transaction instrument is operable to complete a calling card call in accordance with at least one of said first and second format.

Claim 2 (Original): A method of claim 1, further including the step of providing at least one of said first and second call carrier data set is formatted to communicate with a RFID reader via RF communications.

Claim 3 (Original): A method of claim 2, wherein said RFID reader is operable to receive at least one of said first and second call carrier data in magnetic stripe format.

Claim 4 (Original): The method of claim 3, wherein said at least one of said first and second call carrier data is in magnetic stripe format.

Claim 5 (Currently Amended): The method of claim 3, further comprising:

providing a remotely stored calling card ~~transaction~~ account associated with at least one of said first and second call carrier data sets,

wherein said calling card ~~transaction~~ account ~~having~~ includes a value associated with transaction account usage~~, said first and second call carrier having no value related for use in satisfying a transaction account,~~; and

depleting the remotely stored calling card transaction account value based on one or more calling card calls ~~wherein said calling card transaction results in a depletion of value of the calling card account~~.

Claim 6 (Currently Amended): A system for a transaction device for storing multiple calling card accounts numbers distinctly stored on a RF operable transaction instrument,

said RF transaction instrument comprising

at least a first data storage area configured to store a first calling card number <u>data set</u> in a first format and a second data storage area configured to store a second calling card number <u>data set</u> in a second format different from said first format,

<u>wherein</u> said first calling card number <u>data set is</u> associated with a first owner and said <u>first</u> data storage area <u>is</u> configured to store said first calling card number in said first format independent of said second <u>calling card number</u> data set[[.]]<u>;</u>

<u>wherein at least one of said first calling card number data set and said second calling card number data set includes a header, the header identifying at least a status condition of the at least one of said first and second calling card number data sets;</u>

<u>wherein said RF transaction instrument is operable to complete a calling card call in accordance with at least one of said first and second format.</u>

Claim 7 (Original): A system according to claim 6, further including

a remote calling card validation database for authorizing calling card account transactions, said validation database in communication with a rating database for use in determining cost associated with completing a calling card transaction request.